Welcome to Student Financial Services (SFS)

Student Financial Services staff are available to help you with the financial decisions you face as you attend Colorado State University. Contact us for assistance with financial aid, student employment, tuition classification/residency status, the College Opportunity Fund, or student billing. Our staff strives to provide you with accurate and timely information so you can focus on your academic goals and plan for your future.

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New Information Included in 2013-2014 Financial Aid Guide

Regulatory Changes

Student Financial Services (SFS) is no longer able to accept copies of federal income tax returns. SFS can only accept IRS Federal income tax transcripts.  
Federal income tax transcripts.  
Federal Direct Student Loan interest rate is 6.8% for all student borrowers, effective July 1, 2013.  
Graduate students are no longer eligible for Subsidized Federal Direct Student Loans.  
Eligibility to receive a Federal Pell Grant is limited to the equivalent of 12 semesters at full-time enrollment.  
New: Undergraduate maximum Subsidized Federal Direct Student Loan eligibility limits, effective July 1, 2013.

New Information

Access to student educational tax information, Form 1098-T, now available to students on RAMweb and to student-designated individuals on FAMweb.  
The deadline to accept a Federal Direct Student Loan is Wednesday of finals week  
College Money Management Tips

Additional Regulatory Changes Since the 2013-2014 Financial Aid Guide Was Published
Meeting Your Financial Aid Requirements

Financial Aid To-Do List:
You may complete most of your financial aid requirements on RAMweb. Go to ramweb.colostate.edu and log in using your eID, select Financial Aid, and then the appropriate aid year. RAMweb will indicate if action is required.

- New students must confirm enrollment and pay a non-refundable new student enrollment deposit with Admissions on RAMweb
- Register for classes to be eligible to receive your financial aid (see pages 19 and 20 for more information on credit requirements).
  - If you are taking OnlinePlus credits be sure to read pages 20 and 21.
  - If you are attending part-time be sure to read pages 19, 20, 21, and 22.
- Grants and work-study are already accepted for you
- Complete Budget Worksheet Estimator on page 9
- Check awards and reduce or decline unwanted financial aid on RAMweb
- Check your University email often for financial updates

Work
- View student job listings on RAMweb and find a job (see pages 12 and 13 for more information on work-study and other employment opportunities)

Loans
- Go to RAMweb to electronically complete most of these requirements
  - All Federal Direct Student Loan borrowers
    - Accept your loan on RAMweb
  - First-time borrowers must also complete the following requirements (see pages 14-18 for more information on loans), your Federal Student Aid PIN is required
    - Complete electronic Master Promissory Note (eMPN) on RAMweb which links to www.studentloans.gov
    - Complete loan entrance counseling on RAMweb which links to www.studentloans.gov
  - Federal Perkins Loan
    - Accept your loan on RAMweb
    - Complete Master Promissory Note, if required, on RAMweb (paper Master Promissory Note may be obtained from SFS)
    - Complete entrance questionnaire on RAMweb
  - Federal Health Professions Loan (HPL)
    - Accept your loan on RAMweb
    - Complete entrance questionnaire on RAMweb
    - Master Promissory Note, if required, can be printed from RAMweb; must be signed in blue or black ballpoint ink and returned to SFS
    - Final disclosure information will be mailed to your current mailing address
  - Federal Direct Parent PLUS or Graduate PLUS Loans (see pages 14-18 for more information)
    - Parent PLUS Loan Applications can be completed online at sfs.colostate.edu/eplus (paper applications are available from the 2013-2014 Forms section on the SFS website)
    - Graduate PLUS Loan Applications are completed on RAMweb
    - Borrower must pass a credit check
    - Complete electronic Master Promissory Note (eMPN), if required, at www.studentloans.gov (your Federal Student Aid PIN is required)
    - Graduate PLUS Loan borrowers must complete loan entrance counseling on RAMweb which links to www.studentloans.gov (your Federal Student Aid PIN is required)
Meeting Your Financial Aid Requirements (Cont.)

Scholarships

- Comply with donor requirements which may include the following:
  - Turn in all required documents
  - For outside scholarships, send or bring all scholarship checks to Student Financial Services
  - If a scholarship donor requires verification of your registration, you may use the Scholarship Registration Verification Letter available on RAMweb

Important Dates
(SFS Student Calendar is also available on our website at sfs.colostate.edu)

- June/July 2013 – Recommended time to complete Budget Worksheet Estimator
- June/July 2013 – Recommended time to accept loans on RAMweb
  - New borrowers will need to complete master promissory notes and entrance counseling requirements
- June/July 2013 – Recommended time for parents to apply for PLUS loans at sfs.colostate.edu/eplus
  - New parent borrowers will need to complete a master promissory note at www.studentloans.gov
- June/July 2013 – Go to RAMweb and select Manage Access to My Records (FAMweb) to authorize parents and appropriate individuals to view and pay your bill
- July 2013 – Recommended time to apply for an alternative loan, if needed
- July 2013 – Part-time students taking less than 12 credits as an undergraduate and 9 credits as a graduate student for Fall 2013 contact SFS after their schedule is finalized to confirm final registration to have a refund sent before the end of the course add/course drop period
- August 1, 2013 – FAFSA submission deadline for 2013-2014 Commitment to Colorado eligibility consideration
- August 1, 2013 – Priority date to accept student loans and complete all financial aid requirements on RAMweb
- August 26, 2013 – First day of Fall 2013 semester, additional documents deadline for 2013-2014 Commitment to Colorado eligibility consideration
- September 10, 2013 – Fall 2013 payment due date
- December 2013 – Part-time students taking less than 12 credits as an undergraduate and 9 credits as a graduate student for Spring 2014 contact SFS after their schedule is finalized to confirm final registration to have a refund sent before the end of the course add/course drop period
- January 1, 2014 – FAFSA submission deadline for new Spring 2014 admits to be considered for Commitment to Colorado eligibility
- January 21, 2014 – First day of Spring 2014 semester, additional documents deadline for new Spring 2014 admits to be considered for Commitment to Colorado eligibility
- February 10, 2014 – Spring 2014 payment due date
- March 2014 – Student Financial Services begins notification of 2014-2015 financial aid awards. Awards will be visible on RAMweb.
Important Notes:

- Your financial aid award for the 2013-2014 academic year was developed to help meet your estimated educational expenses according to federal, state, and institutional regulations.
- All awards are based on available funds and full-time enrollment and may be reduced if you attend part-time (see page 19 for more information).
- Colorado State University has the right to revise or cancel awards if funds are unavailable, your application contains incorrect data, or your financial situation or enrollment status changes.
- The total of all aid offered and additional resources cannot exceed your estimated 2013-2014 educational expenses for attending CSU.

What is RAMweb?
RAMweb provides general and personal information on the Web to you as a student, including your financial aid information. See page 27 for more information about RAMweb.

What is an eID?
An eIdentity (eID) is a unique identifier for each authorized user at Colorado State University. All students, faculty, and staff need an eID to access many of the electronic services (eServices) on campus including RAMweb. Your eID consists of a login name (eName) and password of your choice. You can establish your eID at eid.colostate.edu after applying to CSU.

What is a CSU Identifier (CSUID)?
Your CSUID is your 9-digit-numeric identifier beginning with the number “8,” and is used for official CSU person-to-person interactions. You must provide your CSUID whenever you contact SFS.

What is FAMweb?
FAMweb provides students the ability to designate family and trusted individual(s) to have secure online access to view selected educational records from the student’s file. FAMweb access to families and trusted individuals is granted by CSU students on RAMweb. Select Manage Access to My Records (FAMweb). Families and trusted individuals can access FAMweb at famweb.colostate.edu.

What email address does SFS use to communicate with me?
SFS uses the email you establish with your eID. This is your “rams” email address. If this email has not been established, we will communicate with you using the email you provided on your application for admission.

How do I obtain my Federal Student Aid PIN?
You are assigned a PIN the first time you apply for financial aid. If you have misplaced your PIN, you can request a duplicate PIN at www.pin.ed.gov. You will need your PIN to apply or reapply for financial aid each year, to sign your electronic Master Promissory Note, and to review your student loan history at www.nslds.ed.gov. Your parents can also obtain a PIN to use when you reapply for financial aid each year, when they complete the Parent PLUS Loan Application, and to sign the Parent PLUS Loan electronic Master Promissory Note.

What is the College Opportunity Fund?
The College Opportunity Fund (COF) provides state tax dollars to colleges and universities on behalf of eligible undergraduate Colorado resident students paying in-state tuition. Semester COF amounts are determined by the current stipend amount multiplied by the number of qualified credits a student is registered for at the end of course add/course drop. Lifetime authorization allows CSU to automatically request a stipend for each term a student is eligible.

Students must provide their social security number (SSN) or a COF assigned ID number to CSU. This enables CSU to request the stipend from the state.

How can I check to see if I have met all of my financial aid requirements?
Go to ramweb.colostate.edu and select Financial Aid and then the appropriate award year to see if you have met your financial aid requirements. For credit requirements, refer to page 19.

Our family income has been reduced since I applied for financial aid. What should I do?
If you or your parents have had a reduction in income from 2012 to 2013 and you think you may need additional help from financial aid, complete the 2013-2014 FAFSA and after you have been awarded financial aid contact an SFS representative to help you determine your options.
Am I eligible for financial aid if I am in a Continuous Registration status or on approved Planned Undergraduate Leave?

No, graduate students in Continuous Registration status or undergraduates on approved Planned Undergraduate Leave are not eligible to receive financial aid and are not eligible for an in-school deferment on their previous student loans because they are not registered for actual credits.

Can I receive financial aid based on a federal income tax return extension?

Students and/or parents who have filed a federal tax extension must turn in copies of all 2012 W-2 statements along with their IRS tax extension, Form 4868. We will offer federal direct loans based on properly filed federal income tax return extensions, but we will not credit financial aid to your University student account until we have received your and/or your parent’s completed 2012 IRS data retrieval match or IRS federal income tax transcript by November 15. If the actual tax figures are different from the estimates, your financial aid may be adjusted. Contact SFS if your federal income tax return will not be filed by October 15.

I’ve already been awarded financial aid. Now I have received a request for my IRS federal income tax transcript/additional information. Why?

Although students are usually asked to verify their student aid application data before their financial aid is awarded, they may be selected for verification at any time. It is also possible that you may be selected as part of the Quality Assurance (QA) program. This program is a quality control model developed by the U.S. Department of Education and replaces traditional verification. Students are selected randomly and must provide documentation to verify information provided on the Free Application for Federal Student Aid (FAFSA). Changes made as a result of this review may affect financial aid eligibility. Participation is mandatory and non-compliance can result in the cancellation of all financial aid.

Will my financial aid be adjusted if I receive a scholarship or additional resources?

The total of your resources, including financial aid, cannot exceed your yearly estimated educational expenses for attending CSU. Any additional resources, such as scholarships, graduate assistantships, fellowships, vocational rehabilitation benefits, alternative loans, etc., must be reported to SFS. We may have to reduce your financial aid because of these resources. When possible, we reduce loans first.

Is financial aid available to help cover child care expenses?

Yes, you may be eligible for additional Federal Direct Loan to cover your child care expenses. Contact an SFS representative for more information.

Is financial aid available to help cover the cost of a computer?

Yes, you may be eligible for additional Federal Direct Loan to cover the cost of a computer. Contact an SFS representative for more information.

Is financial aid available for summer school?

Yes, summer financial aid consists of any remaining Federal Direct Loan eligibility for undergraduates and graduates, and any remaining Federal Pell Grant for undergraduates. You must be degree-seeking and registered for at least 6 credits undergraduate (5 credits graduate) to apply for and to receive federal aid for summer session. The Summer Session Financial Aid Application will be available on RAMweb in April. In some cases you may be eligible to apply for an alternative loan. See an SFS representative if you want to apply for an alternative loan.

What financial aid can I receive if I am graduating at the end of fall semester?

Generally, students can receive the fall portion of their academic year financial aid; however, credit requirements may impact award amounts. The maximum Federal Direct Student Loan amount for graduating seniors who are enrolled for only one semester is pro-rated based on the number of credits in which the student is enrolled.

I just graduated from CSU and would like to come back and take some additional courses next semester. Am I eligible for financial aid?

If you have received your bachelor’s degree, you must be admitted to either a second bachelor’s or a graduate degree program to be eligible to receive financial aid. If the coursework you are taking is required for admission to a second bachelor’s or graduate degree program at CSU, obtain written documentation on CSU letterhead from your department and then contact SFS. Documentation should include specific required courses and semesters you will take the courses. Enrollment must be at least 6 credits.
Top 10 College Money Management Tips

Top 10 money management tips students and their families find helpful:

1. Applying for financial aid at CSU is free at www.fafsa.gov. There are some companies that charge a fee to assist you in applying for financial aid. Most families have told us they did not feel this was a good use of their money.

2. Budget your costs and resources so you can borrow as little loan as possible. Utilize the Budget Worksheet Estimator on page 9.

3. Check the bottom line; will your career support your final loan debt?


5. Work 10-15 hours per week during the school year and earn $2,490 to $5,760. See page 13 for more information.

6. Scholarship information is on our website. Scholarships are a great resource to help pay for an education. Also consider creating your own scholarship. See the next section for details.

7. Know payment due dates for each semester to avoid late penalties.

8. Work with your academic advisor to map out your classes well and graduate in four years instead of five years.

9. Borrow a reasonable amount of student loans while in college so the loan repayments won’t cause you to live like a college student later.

10. Read all emails from our office and contact us if you have questions.

Self-Created Scholarships

Self-created scholarships are ways that students can reduce some of their costs while they are in college. See examples below:

- Latte Scholarship – make your own coffee instead of buying lattes
- Book Scholarship – buy used books instead of new books
- Rent Scholarship – find a roommate and reasonable rent that includes all utilities
- Car scholarship – watch the car drain on your budget; financial aid funds for an education do not include car payments or car insurance
- Transportation Scholarships – ride your bike or take the bus for free
- Parking Scholarship – avoid parking tickets and parking permit costs
- Late Penalty Scholarship – pay all bills early or on time to avoid late penalties

Helpful Websites

Helpful websites for college money management:

- CashCourse.org
- MyMoney.gov
- Bankrate.com
- JumpStart.org
- EducationCents.org
- Mint.com
- Spendster.org
- Studentaid.ed.gov

Visit our website and search for RAM$mart College Money Management for more ideas.
Your Budget Worksheet Estimator

Use this budget worksheet to help you with your college planning. As you review your awards, consider the following questions:

- Do I need to accept all of the financial aid I have been offered?
- Are there areas where I can reduce my expenses?
- Do I need to work over the summer and save money to help with school expenses? We recommend students bring $400-$600 with them to purchase books and meet other start-up expenses.
- Do I need to get a job during the academic year?
- How much loan have I already borrowed? Students who have previously borrowed a student loan may view their loan information at www.nslds.ed.gov (your Federal Student Aid PIN is required).

Estimated Education and Living Expenses for the 9-Month Academic Year
(August 26, 2013-May 16, 2014)

Fixed costs (based on 2012-2013)

Student Share of Base Tuition and Fees (refer to www.registrar.colostate.edu for actual 2013-2014 costs in July 2013)

- Colorado Resident = $8,649; Non-Resident = $24,441
- Differential Tuition (Business Sophomores and all Juniors and Seniors only) $________________________
- College Technology Charge
  - Agricultural Sciences = $172
  - Applied Human Sciences = $136
  - Business = $189
  - Engineering = $340
  - Intra-University = $71
  - Liberal Arts = $110
  - Natural Resources = $189
  - Natural Sciences = $189
  - Veterinary Medicine = $180

Room/Meals

- Room Any Meal Any 21 Any 14 Any 10 $________________________
- Standard Room $10,278 $ 9,720 $ 9,364 $9,018
- Suite $11,094 $10,536 $10,180 $9,834

Variable costs

- Books and supplies ($1,126 estimate)
- Loan Fees (estimates range from $100 to $575 for student and/or parent who will take out a loan) $________________________
- Rent $________________ /mo x 9 mo $________________
- Food $________________ /mo x 9 mo $________________
- Utilities $________________ /mo x 9 mo $________________
- Transportation $________________ /mo x 9 mo $________________
- Medical $________________ /mo x 9 mo $________________
- Child care $________________ /mo x 9 mo $________________
- Other (course fees, etc.) $________________ /mo x 9 mo $________________

Total Expenses $________________________ (a)

Estimated Financial Resources During the Academic Year

- Financial aid accepted
  - Grants $________________
  - Loans $________________
  - Scholarships $________________
- Employment income
  - Work-Study $________________ /hr x _________hrs/wk x _________wks $________________
  - Other job $________________ /hr x _________hrs/wk x _________wks $________________
- Parental support $________________
- Summer savings $________________
- Other: ________________________________ $________________

Total Resources $________________________ (b)

Summary

- Your Total Expenses $________________________ (a)
- Your Total Resources $________________________ (b)
- Difference = $________________
- Monthly Difference (divide by 9 months) $________________

English and Spanish copies available online at sfs.colostate.edu, select Forms.
Grants do not need to be repaid.

<table>
<thead>
<tr>
<th>Grants</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Colorado Graduate Grant</strong> (Critical Career Graduate Grant)</td>
<td>Funded by the Colorado General Assembly and awarded to Colorado resident graduate and professional veterinary medical students who demonstrate exceptional financial need.</td>
</tr>
<tr>
<td><strong>Colorado Student Grant</strong> (Colorado’s College Responsibility Program)</td>
<td>Funded by the Colorado General Assembly and awarded to undergraduate Colorado residents who demonstrate exceptional financial need, and meet other eligibility requirements.</td>
</tr>
<tr>
<td><strong>CSU Commitment to Colorado</strong></td>
<td>Funded by Colorado State University and awarded to undergraduate Colorado resident students who demonstrate exceptional financial need, and meet other eligibility requirements.</td>
</tr>
<tr>
<td><strong>CSU Ram Grant</strong></td>
<td>Funded by Colorado State University and awarded to resident and non-resident undergraduates who demonstrate financial need.</td>
</tr>
<tr>
<td><strong>Federal Pell Grant</strong></td>
<td>Funded by the federal government and awarded to resident and non-resident undergraduate students who do not have a bachelor’s degree. The amount of your award is based on your cost of attendance, expected family contribution, and enrollment status, as determined from a payment schedule established by the federal government. Eligibility is limited to twelve full-time semesters.</td>
</tr>
<tr>
<td><strong>Federal Supplemental Educational Opportunity Grant (SEOG)</strong></td>
<td>Funded by the federal government and awarded to resident and non-resident undergraduates with exceptional financial need who do not have a bachelor’s degree. Priority is given to students who receive a Federal Pell Grant.</td>
</tr>
</tbody>
</table>
Scholarships

Scholarships do not need to be repaid.

| Institutional Scholarships | Institutional scholarships are funded by CSU and are awarded to students who demonstrate academic excellence, leadership qualities, or outstanding talent. Requirements vary by individual scholarship.  
**Note:** Students may be eligible for institutional scholarships for a maximum of eight total semesters, or when they have completed the requirements to graduate; whichever comes first. |

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**Frequently Asked Questions Regarding Scholarships**

**What are the enrollment requirements to receive my institutional scholarships?**

You must maintain enrollment in 12 regular on-campus credits (undergraduate) or 9 regular on-campus credits (graduate). Audit, Test-Out, and OnlinePlus credits do not count as regular on-campus credits for scholarships. If you are a study abroad student you must be placed in a University-approved study abroad program (not through OnlinePlus) in order to receive your institutional scholarships.

**Where should my donor send my scholarship check?**

Send or bring all scholarship checks to Student Financial Services. We will process the scholarship check(s) and apply the funds to your University student account. Detailed steps can be found at sfs.colostate.edu in the scholarship information section.

**When is the best time to start a scholarship search and how should I proceed with my search?**

The best time to start a scholarship search is during December for the next academic year; many deadlines are in February and March. Complete the CSU Scholarship Application (CSUSA) available on RAMweb beginning in December. The deadline is March 1. Use the CSUSA to apply for many CSU scholarships including those administered by Student Financial Services and the academic colleges. Visit our website at sfs.colostate.edu to access information on scholarships at Colorado State University, free Web searches, and scholarships outside of Colorado State University.

**How do I verify my University registration for my outside scholarship donor?**

If an outside scholarship donor requires verification of your registration, you may use the Scholarship Registration Verification Letter available on RAMweb.
# Work-Study

Work-Study is money you earn by working. Wages earned are automatically deposited into your personal bank account every two weeks.

<table>
<thead>
<tr>
<th>Federal Work-Study – Funded by the federal government</th>
<th>State Work-Study – Funded by the Colorado General Assembly</th>
</tr>
</thead>
</table>

## Frequently Asked Questions Regarding Work-Study

**What is work-study?**
Your work-study award enables you to work at a part-time job, that you have located, during the school year and earn money for your educational expenses. Not only will you be able to earn money, the work experience you gain may make you more marketable to potential employers after you graduate. You may also have the opportunity to develop working relationships with faculty, staff, and other student employees.

**What do you mean by work-study award amount?**
Your work-study award amount is the total gross amount you can earn during the academic year. Employers are enthusiastic about hiring work-study students for both on- and off-campus jobs. Both the employers and the work-study program pay your wages, with 30% paid by employers and 70% paid from federal or state work-study funds.

**How do I find a work-study job?**
Once you have been awarded a work-study award, go to RAMweb and select Student Job Listing, or contact employers directly. Postings include information such as pay rate, job description, hours, and job requirements. Once you have determined what jobs you are interested in, you may apply directly to the employer. Student Employment Services does not place students in jobs, but can assist if you are having difficulties finding a job. It is recommended that you locate a job within the first four weeks of school when employment opportunities are at their highest.

**Where can I work?**
Both on- and off-campus jobs are available through our work-study program. We also have an off-campus Federal Community Service Work-Study program.

**What is Federal Community Service Work-Study?**
The Federal Community Service Work-Study program is popular with our students since it offers unique work opportunities and positions that help the local community. Examples of these types of positions include tutors in local schools, positions in both state and federal government agencies, and positions in human service agencies.

**What types of jobs are available?**
A wide variety of positions are available. Some examples are clerical, data entry, computer lab assistant, research technician, tutor, staff assistant, campus recreation worker, and lab assistant.

**How do I receive my work-study money?**
You will be paid by direct deposit to your personal bank account and you determine how you will use the funds to pay your educational expenses. You are paid by your employer for the hours you work and paydays are every two weeks.

**Are there credit requirements for work-study?**
Each semester, students who have been awarded any type of work-study must be enrolled in at least 6 resident instruction credits as an undergraduate or 5 resident instruction credits as a graduate. For other campus student hourly jobs, students must be enrolled in at least 1 credit each term.

**What is the average pay rate?**
The average hourly rate for positions for the calendar year 2012 is $9.14 per hour for work-study and $10.69 per hour for student hourly.

**I wasn’t offered work-study. How can I request it?**
You may request a work-study award by contacting Student Financial Services right after you have been awarded your financial aid. Students may also request increases in their award amounts. Work-study requests will be considered based on the availability of work-study funds and your eligibility. In some cases, the work-study award will reduce your Federal Direct Loan.
**Other Employment Opportunities**

You don’t need to have work-study to get a job on campus. There are many jobs available for students. Visit RAMweb, select **Student Job Listing** to view both on- and off-campus jobs that are available to all students. By working at a part-time job during the academic year (32 weeks), you may be able to earn the following:

### Estimated earnings chart

<table>
<thead>
<tr>
<th>Pay rate</th>
<th>10 hr/wk</th>
<th>15 hr/wk</th>
<th>20 hr/wk</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7.78/hr</td>
<td>$2,490</td>
<td>$3,734</td>
<td>$4,979</td>
</tr>
<tr>
<td>$8.00/hr</td>
<td>$2,560</td>
<td>$3,840</td>
<td>$5,120</td>
</tr>
<tr>
<td>$9.00/hr</td>
<td>$2,880</td>
<td>$4,320</td>
<td>$5,760</td>
</tr>
</tbody>
</table>

### Campus Student Hourly Positions

Campus student hourly positions may be filled by undergraduate or graduate students who are admitted to a degree-seeking program and are taking at least 1 credit. Positions are funded by the University.

**How to apply/find a job:**

Go to RAMweb and select **Student Job Listing**. Employers may also be contacted directly.

### Off-Campus Jobs

Many community employers hire Colorado State students. A large variety of jobs are available, and most employers are willing to work around students’ schedules. Any student at Colorado State is welcome to view and apply for these jobs.

Colorado State University Student Employment Services posts open positions for students for self-referral and makes no particular recommendations regarding employers. We make no representations or guarantees about positions listed. We are not responsible for safety, wages, working conditions, or other aspects of off-campus employment. Due to the volume of job listings received, we are unable to confirm the integrity of each organization or person who lists a job. Therefore, you are encouraged to undertake this responsibility yourself.

**How to apply/find a job:**

Current job announcements received from off-campus employers are posted daily on RAMweb. Summer and seasonal job opportunities may also be viewed on RAMweb. Temporary, short-term employment in child care, cleaning, clerical, or general labor is also available.

### Merit Work-Study

Merit work-study is available only during the academic year on a limited basis and is intended to assist students who have located jobs that will provide valuable experience in their major and career goals. It is awarded without regard for financial need.

**How to apply/find a job:**

Locate a job on or off campus by viewing student job listings on RAMweb. The Merit Work-Study Application is available on RAMweb on February 1 for the following academic year. The job must be related to your academic discipline or offer work experience in your career field. Your employer must verify the job’s relevance to your academic major or career goals. Awards are made on a first-come, first-served basis.
Frequently Asked Questions Regarding Loans

I used my Federal Student Aid PIN when I applied for financial aid on the Web. Can my PIN be used for anything else?

Yes, you can use your PIN for the following:
- Your loan history is available at www.nslds.ed.gov.
- Your Federal Direct Loan electronic Master Promissory Note (eMPN) is available at www.studentloans.gov.
- You may complete Federal Direct Loan entrance counseling at www.studentloans.gov.
- You may complete Federal Direct Loan exit counseling at www.nslds.ed.gov.
- A parent PIN can be used to sign a Parent PLUS application and electronic Master Promissory Note (eMPN) online and your FAFSA.

Where do I complete my direct student loan promissory note?

Direct student loan promissory notes can be completed on RAMweb or at www.studentloans.gov.

Do I need to complete loan entrance counseling?

Yes, all students who are first-time William D. Ford Federal Direct Loan and first-time Graduate PLUS Loan borrowers must complete loan entrance counseling. On RAMweb, select Financial Aid and requirements, or go to www.studentloans.gov and select Entrance Counseling.

Do I have to pay any fees to borrow a loan?

Yes, subsidized and unsubsidized Federal Direct Loans have a 1% origination fee which is deducted from your loan. Parent and Graduate PLUS Loans have a 4% origination fee. That is why the amount of loan you actually receive is less than the amount of loan you are offered.

Is there a deadline to accept my loans?

Yes, students must accept all loans before Wednesday of finals week during their last term of enrollment for the academic year.

How do I verify my University enrollment for my previous lender?

Each semester, previous lenders are notified electronically of your current enrollment during the second week of classes via the National Student Clearinghouse (NSC). Updates to your enrollment are sent approximately every 30 days. If your lender requests enrollment verification, print an Enrollment Verification Certificate, available on RAMweb, and mail it to your lender.

Can I receive both fall and spring loan amounts in fall if I am graduating fall semester?

No, the maximum Federal Direct Student Loan amount for graduating seniors who are enrolled for only one semester is pro-rated based on the number of credits in which the student is enrolled.

What is my loan eligibility as a second bachelor’s student?

Second bachelor students are eligible for $7,500 in Federal Direct student loans as a dependent student and $12,500 as an independent student each academic year. Up to $5,500 of this amount may be subsidized; this is determined by your financial need and previous loan amount borrowed. See the chart on pages 16 and 17 for more information.

What is my loan eligibility as a teacher’s certification student?

Teacher’s certification students are eligible for $5,500 in Federal Direct student loans as a dependent student and $12,500 as an independent student each academic year. Up to $5,500 of this amount may be subsidized; this is determined by your financial need and previous loan amount borrowed. See the chart on pages 16 and 17 for more information.

Is there a penalty for pre-paying my student loans?

No, there is not a penalty for pre-paying your student loans.

As an undergraduate student, is there a limit to how much Federal Direct Subsidized Student Loan I can borrow during my undergraduate degree?

Yes, undergraduate students can borrow the following, whichever is reached first:
- $23,000 of Federal Direct Subsidized Student Loan or
- Federal Direct Subsidized Student Loan borrowed for 150% of the published length of the program. For example, an undergraduate student earning a 4-year degree can borrow Federal Direct Subsidized Student Loans for up to 6 years.
**Frequently Asked Questions Regarding Loans**

**(cont.)**

**Can I cancel a loan?**

You may cancel all or a portion of your loan before it is credited to your University student account. Requests for cancellation after the credit has been made to your University student account must be in writing and must be submitted by the specific date for each semester.

- **Fall**  Last business day of September
- **Spring**  Last business day of February
- **Summer**  Last business day of June

If your loan is credited to your University student account after these dates, then your request for cancellation must be made by the last day of the month the loan credit first appeared on the University Billing Statement.

Cancellation or reduction of your loan may result in your having to repay the full or partial loan amount to your University student account before we reduce your loan.

**Where will I repay my Federal Direct Loans?**

The semester you graduate from Colorado State you will be required to complete exit counseling at www.nslds.ed.gov. You will be given information on loan repayment. You will be contacted by the servicer prior to your first payment. Payments will be sent to the loan servicer for the U.S. Department of Education.

**Where will I repay my Federal Perkins/Health Professions Loans?**

The semester you graduate from CSU you will be required to complete Federal Perkins/Health Professions Loan exit counseling. Payments will be sent to Cashier’s Office, Colorado State University, 6015 Campus Delivery, Fort Collins, CO 80523-6015 or by electronic check via RAMweb/RAMrecords.

**Where can I find information on alternative loans?**

Information on alternative loans is available on our website at sfs.colostate.edu, select Types of Aid and then Loans.

**Can I consolidate my loans?**

Yes, a Federal Direct Consolidation Loan Program is available. Students in repayment may consolidate loans received under different federal education loan programs after they graduate. For more information, visit www.loanconsolidation.ed.gov.

The Department of Defense has a program for repayment of loans on the basis of specified military service. For more information, contact your military education support personnel.
**Loans**

Loans are borrowed from the federal government and Colorado State University and must be repaid.

<table>
<thead>
<tr>
<th>Loan Program</th>
<th>Annual Limits (Effective July 1, 2009)</th>
<th>Lifetime Maximum (Fixed Rates As of July 1, 2013)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Student Direct Loan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Funded by the federal government through the William D. Ford/Stafford Federal Direct Loan program, administered by CSU, and awarded to students enrolled at least half-time. Depending on your financial need, your loans may be subsidized and/or unsubsidized. A subsidized loan is awarded on the basis of financial need. The federal government pays the interest while you are in school at least half-time. An unsubsidized loan is not based on need. You are charged interest from the time the loan is disbursed. You will receive quarterly interest statements; you may either pay the interest quarterly or capitalize it.</td>
<td>Undergraduate Dependent</td>
<td>Total Per Academic Year</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Freshman</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sophomore</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Junior/Senior</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Teacher Certification</td>
</tr>
<tr>
<td></td>
<td>Undergraduate Independent</td>
<td>Freshman</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sophomore</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Junior/Senior</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Teacher Certification</td>
</tr>
<tr>
<td></td>
<td>Graduate Students</td>
<td>$20,500</td>
</tr>
<tr>
<td></td>
<td>Veterinary Medical Students 1st-3rd Year</td>
<td>$40,500</td>
</tr>
<tr>
<td></td>
<td>4th year</td>
<td>$47,167</td>
</tr>
<tr>
<td><strong>Federal Direct PLUS Loans</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parents with good credit histories can borrow this loan to help pay educational expenses of dependent, undergraduate students. Graduate students with good credit histories can borrow to pay for their educational expenses.</td>
<td>Parent PLUS</td>
<td>Cost of attendance minus other financial aid</td>
</tr>
<tr>
<td></td>
<td>Graduate PLUS</td>
<td>None</td>
</tr>
<tr>
<td><strong>Federal Perkins Loan</strong></td>
<td>A subsidized low-interest loan for students with financial need. CSU is the lender. Funds are provided by the federal government and from payments collected from prior CSU students repaying their loans.</td>
<td>Undergraduate</td>
</tr>
<tr>
<td></td>
<td>Graduate</td>
<td>$8,000</td>
</tr>
<tr>
<td></td>
<td>Funding is limited so actual awards may be less than the maximum and priority is given to undergraduates.</td>
<td>Veterinary Medical Students</td>
</tr>
<tr>
<td></td>
<td>Funding is limited so actual awards will be less than the maximum.</td>
<td>Health Professions Loan (HPL)</td>
</tr>
</tbody>
</table>
Loans are borrowed from the federal government and Colorado State University and must be repaid.

<table>
<thead>
<tr>
<th>Origination Fee</th>
<th>Grace Period</th>
<th>Credit Requirements at Time of Disbursement</th>
<th>Lender</th>
<th>Deferment</th>
<th>Eligible for Consolidation</th>
<th>Repayment Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0%</td>
<td>6 Months</td>
<td>6+ Credits = 100%</td>
<td>Federal Government</td>
<td>Students are eligible for deferment when they are enrolled at least half-time at an eligible school.</td>
<td>Yes</td>
<td>• Repayment begins after a 6-month grace period. • There will be an opportunity to choose a repayment plan. • Payments are made to the servicer.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0-5 Credits = 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.0%</td>
<td>6 Months</td>
<td>6+ Credits = 100%</td>
<td>Federal Government</td>
<td>Additional information regarding deferment is in the Borrower’s Rights and Responsibilities provided with your Master Promissory Note.</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>0-5 Credits = 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.0%</td>
<td>6 Months</td>
<td>5+ Credits = 100%</td>
<td>Federal Government</td>
<td></td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>0-4 Credits = 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.0%</td>
<td>6 Months</td>
<td>5+ Credits = 100%</td>
<td>Federal Government</td>
<td></td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>0-4 Credits = 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.0%</td>
<td>Parent</td>
<td>Parent PLUS: 6+ credits = 100%</td>
<td>Federal Government</td>
<td>Parent PLUS borrowers must make a request for deferment from the servicer.</td>
<td>Yes</td>
<td>• Repayment begins 60 days after the final disbursement of the loan or 6 months after the grace period ends. • Repayment options will be provided by the servicer. • Payments are made to the loan servicer.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0-5 credits = 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Parent</td>
<td>Graduate PLUS: 5+ credits = 100%</td>
<td>Federal Government</td>
<td>Graduate PLUS borrower’s deferment is granted automatically based on student’s half-time enrollment.</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>0-4 credits = 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Graduate</td>
<td>9+ credits = 100%</td>
<td>Federal Government and CSU</td>
<td>Students are eligible for deferment when they are enrolled at least half-time at an eligible school.</td>
<td>Yes</td>
<td>• Repayment begins 9 months after you cease to be enrolled at least half-time. • Minimum payment is $40. • Maximum repayment period is 10 years. • Payments are made monthly to CSU.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6-8 credits = 50%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>0-5 credits = 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Graduate</td>
<td>9+ credits = 100%</td>
<td>Federal Government and CSU</td>
<td>Students are eligible for deferment while: 1) enrolled full-time at another Health Professions institution, 2) participating in a graduate fellowship, 3) participating in an internship, residency, or advanced professional training beyond the first professional degree</td>
<td>Yes (becomes unsubsidized when consolidated)</td>
<td>• Repayment begins 12 months after you cease to be enrolled at least half-time. • Minimum payment is $40. • Maximum repayment period is 10 years. • Payments are made monthly to CSU.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5-8 credits = 50%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>0-4 credits = 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0%</td>
<td>9 months</td>
<td>Undergrad 9+ credits = 100%</td>
<td>Federal Government and CSU</td>
<td>Students are eligible for deferment when they are enrolled at least half-time at an eligible school.</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>6-8 credits = 50%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>0-5 credits = 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0%</td>
<td>12 months</td>
<td>5+ credits = 100%</td>
<td>Federal Government and CSU</td>
<td>Students are eligible for deferment while: 1) enrolled full-time at another Health Professions institution, 2) participating in a graduate fellowship, 3) participating in an internship, residency, or advanced professional training beyond the first professional degree</td>
<td>Yes (becomes unsubsidized when consolidated)</td>
<td>• Repayment begins 12 months after you cease to be enrolled at least half-time. • Minimum payment is $40. • Maximum repayment period is 10 years. • Payments are made monthly to CSU.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0-4 credits = 0%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Loan Repayment Charts

Use these charts and websites to calculate the estimated monthly repayment of your loan(s).

### Federal Direct Loan¹² Repayment Options

<table>
<thead>
<tr>
<th>Initial debt when you enter repayment</th>
<th>Standard (10-year maximum)</th>
<th>Extended (25-30 years)</th>
<th>Graduated (12-30 years)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Per month</td>
<td>Total payments</td>
<td>Per month</td>
</tr>
<tr>
<td>$ 1,000</td>
<td>$ 50</td>
<td>$ 1,064</td>
<td>$ 25</td>
</tr>
<tr>
<td>3,500</td>
<td>50</td>
<td>4,471</td>
<td>25</td>
</tr>
<tr>
<td>4,500</td>
<td>52</td>
<td>6,214</td>
<td>28</td>
</tr>
<tr>
<td>5,500</td>
<td>63</td>
<td>7,595</td>
<td>34</td>
</tr>
<tr>
<td>7,500</td>
<td>86</td>
<td>10,357</td>
<td>47</td>
</tr>
<tr>
<td>8,500</td>
<td>98</td>
<td>11,738</td>
<td>53</td>
</tr>
<tr>
<td>10,000</td>
<td>115</td>
<td>13,810</td>
<td>58</td>
</tr>
<tr>
<td>10,500</td>
<td>121</td>
<td>14,500</td>
<td>60</td>
</tr>
<tr>
<td>18,500</td>
<td>213</td>
<td>25,548</td>
<td>106</td>
</tr>
<tr>
<td>20,000</td>
<td>230</td>
<td>27,619</td>
<td>115</td>
</tr>
<tr>
<td>23,000</td>
<td>265</td>
<td>31,762</td>
<td>132</td>
</tr>
<tr>
<td>25,000</td>
<td>288</td>
<td>34,524</td>
<td>144</td>
</tr>
<tr>
<td>30,000</td>
<td>345</td>
<td>41,429</td>
<td>208</td>
</tr>
<tr>
<td>40,000</td>
<td>460</td>
<td>55,238</td>
<td>278</td>
</tr>
<tr>
<td>50,000</td>
<td>575</td>
<td>69,048</td>
<td>347</td>
</tr>
<tr>
<td>100,000</td>
<td>1,151</td>
<td>138,096</td>
<td>652</td>
</tr>
<tr>
<td>138,500</td>
<td>1,594</td>
<td>191,264</td>
<td>903</td>
</tr>
</tbody>
</table>

1 The estimated payments were calculated using the maximum interest rate for students, 6.8%.
2 Additional repayment plans based on income are also available.
3 This is your beginning payment, which may increase.

For online calculators go to www.studentloans.gov

### Federal Perkins/Health Professions³ Loan

<table>
<thead>
<tr>
<th>If your principal loan amount is:</th>
<th>Your monthly payment will be: (including principal and interest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 1,000</td>
<td>$ 40</td>
</tr>
<tr>
<td>2,500</td>
<td>40</td>
</tr>
<tr>
<td>5,000</td>
<td>55</td>
</tr>
<tr>
<td>7,500</td>
<td>80</td>
</tr>
<tr>
<td>10,000</td>
<td>110</td>
</tr>
<tr>
<td>12,500</td>
<td>135</td>
</tr>
<tr>
<td>15,000</td>
<td>160</td>
</tr>
<tr>
<td>17,500</td>
<td>190</td>
</tr>
<tr>
<td>20,000</td>
<td>215</td>
</tr>
</tbody>
</table>

³ The estimated payments were calculated using the maximum 5% interest rate, 10-year maximum repayment.

### Federal Direct Graduate PLUS Loan⁴ Repayment Options

<table>
<thead>
<tr>
<th>Initial debt when you enter repayment</th>
<th>Standard (10-year maximum)</th>
<th>Extended (12-30 years)</th>
<th>Graduated (12-30 years)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Per month</td>
<td>Total payments</td>
<td>Per³ month</td>
</tr>
<tr>
<td>$ 2,500</td>
<td>$ 50</td>
<td>$ 3,042</td>
<td>$ 25</td>
</tr>
<tr>
<td>5,000</td>
<td>60</td>
<td>7,248</td>
<td>34</td>
</tr>
<tr>
<td>7,500</td>
<td>91</td>
<td>10,872</td>
<td>51</td>
</tr>
<tr>
<td>10,000</td>
<td>121</td>
<td>14,496</td>
<td>66</td>
</tr>
<tr>
<td>15,000</td>
<td>181</td>
<td>21,744</td>
<td>99</td>
</tr>
<tr>
<td>20,000</td>
<td>242</td>
<td>28,992</td>
<td>132</td>
</tr>
<tr>
<td>25,000</td>
<td>302</td>
<td>36,240</td>
<td>165</td>
</tr>
<tr>
<td>30,000</td>
<td>362</td>
<td>43,488</td>
<td>198</td>
</tr>
<tr>
<td>35,000</td>
<td>423</td>
<td>50,736</td>
<td>230</td>
</tr>
<tr>
<td>40,000</td>
<td>483</td>
<td>57,984</td>
<td>263</td>
</tr>
</tbody>
</table>

4 The estimated payments were calculated using the maximum interest rate, 7.9%.
5 This is your beginning payment, which may increase.

For online calculators go to www.studentloans.gov

Note: Parent PLUS repayment options can be viewed on our website under “Forms and Publications” and select Parent PLUS Loan Information.

### Average direct loan debt for spring 2012 graduates

<table>
<thead>
<tr>
<th></th>
<th>Undergraduate</th>
<th>Graduate</th>
<th>Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidized and Unsusidized loans</td>
<td>$20,680</td>
<td>$26,063</td>
<td>$109,370</td>
</tr>
<tr>
<td>Graduate PLUS loans</td>
<td>NA</td>
<td>$8,940</td>
<td>$50,747</td>
</tr>
</tbody>
</table>
# Regular On-Campus Credit Requirements to Receive Financial Aid

<table>
<thead>
<tr>
<th>Grants</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>12+ credits = 100%</td>
<td>9-11 credits = 75%</td>
<td>6-8 credits = 50%</td>
<td>1-5 credits = 25%</td>
</tr>
<tr>
<td>Note: Students enrolled for 1-5 credits may not qualify for a part-time Pell Grant; 12 full-time semester limit.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colorado Student Grant (Colorado’s College Responsibility Program)</td>
<td>9+ credits = 100%</td>
<td>6-8 credits = 50%</td>
<td>0-5 credits = 0%</td>
<td></td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CSU Ram Grant</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CSU Commitment to Colorado</td>
<td>12+ credits = 100%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colorado Graduate Grant (Critical Career Graduate Grant)</td>
<td>7+ credits = 100%</td>
<td>5-6 credits = 50%</td>
<td>0-4 credits = 0%</td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Direct Parent PLUS Loan</td>
<td>6+ credits = 100%</td>
<td>0-5 credits = 0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Direct Subsidized/Unsubsidized Loans</td>
<td>Undergraduate: 6+ credits = 100%</td>
<td>Graduate: 5+ credits = 100%</td>
<td>0-4 credits = 0%</td>
<td></td>
</tr>
<tr>
<td>Note: See page 14 for new undergraduate subsidized loan limits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Direct Graduate PLUS Loan</td>
<td>Graduate: 5+ credits = 100%</td>
<td>0-4 credits = 0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>9+ credits = 100%</td>
<td>6-8 credits = 50%</td>
<td>0-5 credits = 0%</td>
<td></td>
</tr>
<tr>
<td>Health Professions Loan</td>
<td>Veterinary medical students: 5+ credits = 100%</td>
<td>0-4 credits = 0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work-Study (Federal &amp; State)</td>
<td>Undergraduate: 6+ credits</td>
<td>Graduate: 5+ credits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Note: Work-Study funds earned are sent by direct deposit to personal bank accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scholarships</td>
<td>State/Institutional: Undergraduate: 12+ regular on-campus credits = 100%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Graduate: 9+ regular on-campus credits = 100%</td>
<td>Under 12 credits = 0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Outside: As specified by donor</td>
<td>Under 9 credits = 0%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

These are the regular on-campus credit requirements, see pages 20 and 21 for OnlinePlus credit requirements and information.

## Frequently Asked Questions Regarding Credit Requirements

**What is full-time enrollment?**

You are enrolled full-time at 12 credits as an undergraduate or 9 credits as a graduate/veterinary medical student. Audit and Test-Out credits do not count toward enrollment for financial aid.

**Will my financial aid be adjusted if I enroll part-time?**

Your financial aid award is based on full-time enrollment. If you are enrolled part-time, your estimated educational expenses are less and your financial aid may be reduced. Contact SFS if you will be part-time. See page 22 for more information.

**Will my financial aid be adjusted if I receive an F, U, or W grade?**

Colorado State University is required by federal regulations to monitor the last date of academic participation for financial aid recipients. A student who receives an F, U, or W grade in any class is subject to a review of eligibility and potential reduction or cancellation of aid.

**Do my schedule changes during the course add/course drop period impact my eligibility for financial aid?**

Yes, financial aid is paid based on the number of credits in which you are enrolled. As you add and/or drop classes, your financial aid is adjusted. At the end of the course add/course drop period, when your schedule is finalized for the semester, your financial aid is also finalized based on your credits at that time. If you are enrolled part-time, your financial aid may be reduced. Your financial aid will not be increased if you add courses after the end of the course add/course drop period. **Note:** Federal Direct Loans pay based on your enrollment at the time of disbursement. You may not be eligible to receive the College Opportunity Fund for courses added after course add/course drop.

**What are the credit requirements to reach each class level?**

- Freshman = 0-29 credits
- Sophomore = 30-59 credits
- Junior = 60-89 credits
- Senior = 90+ credits
Combining Regular Instruction On-Campus Credits with OnlinePlus Credits

<table>
<thead>
<tr>
<th>Type of Award</th>
<th>Required Regular On-Campus Credits and OnlinePlus Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSU Ram Grant</td>
<td>Minimum of 9 regular on-campus credits and any OnlinePlus credit(s) = 100% of award</td>
</tr>
<tr>
<td>CSU Commitment to Colorado</td>
<td>Minimum of 12 regular on-campus and any OnlinePlus credit(s) = 100% of award</td>
</tr>
<tr>
<td>Institutional Scholarships</td>
<td>Undergraduates: Minimum of 12 regular on-campus credits and any OnlinePlus credit(s) = 100% of award</td>
</tr>
<tr>
<td></td>
<td>Graduates: Minimum of 9 regular on-campus credits and any OnlinePlus credit(s) = 100% of award</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Undergraduates: Any combination of 12+ regular on-campus credits or OnlinePlus credits = 100% of award</td>
</tr>
<tr>
<td></td>
<td>Any combination of 9-11 regular on-campus credits or OnlinePlus credits = 75% of award</td>
</tr>
<tr>
<td></td>
<td>Any combination of 6-8 regular on-campus credits or OnlinePlus credits = 50% of award</td>
</tr>
<tr>
<td>Federal SEOG Grant</td>
<td>Any combination of 9+ regular on-campus or OnlinePlus credits = 100% of award</td>
</tr>
<tr>
<td></td>
<td>Any combination of 6-8 regular on-campus or OnlinePlus credits = 50% of award</td>
</tr>
<tr>
<td>Federal Direct PLUS Loan</td>
<td>Undergraduates: Any combination of 6 regular on-campus credits or OnlinePlus credits = 100% of award</td>
</tr>
<tr>
<td></td>
<td>Graduates: Any combination of 5 regular on-campus credits or OnlinePlus credits = 100% of award</td>
</tr>
<tr>
<td>Federal Direct Subsidized/Unsubsidized Student Loans</td>
<td>Undergraduates: Any combination of 6 regular on-campus credits or OnlinePlus credits = 100% of award</td>
</tr>
<tr>
<td></td>
<td>Graduates: Any combination of 5 regular on-campus credits or OnlinePlus credits = 100% of award</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Student Loans</td>
<td>Any combination of 9+ regular on-campus or OnlinePlus credits = 100% of award</td>
</tr>
<tr>
<td></td>
<td>Any combination of 6-8 regular on-campus or OnlinePlus credits = 50% of award</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>Any combination of 9+ regular on-campus or OnlinePlus credits = 100% of award</td>
</tr>
<tr>
<td></td>
<td>Any combination of 6-8 regular on-campus or OnlinePlus credits = 50% of award</td>
</tr>
<tr>
<td>Colorado Student Grant</td>
<td>Any combination of 9+ regular on-campus or OnlinePlus credits = 100% of award</td>
</tr>
<tr>
<td></td>
<td>Any combination of 6-8 regular on-campus or OnlinePlus credits = 50% of award</td>
</tr>
<tr>
<td>Colorado Graduate Grant</td>
<td>Graduates: Any combination of 7+ regular on-campus or OnlinePlus credits = 100% of award</td>
</tr>
<tr>
<td></td>
<td>Any combination of 5-6 regular on-campus or OnlinePlus credits = 50% of award</td>
</tr>
<tr>
<td>Work-Study (Federal and State)</td>
<td>Minimum of 6 regular on-campus credits and any OnlinePlus credit(s) = 100% of award</td>
</tr>
</tbody>
</table>

Frequently Asked Questions Regarding OnlinePlus

What is the difference between regular instruction on-campus courses, and online, correspondence, and telecommunication courses?

Regular instruction on-campus courses are taught on campus. Online, correspondence, and telecommunication courses are delivered primarily through the use of the Internet, CD-ROM, DVD/VCD, videotape, video cassette, home-study guides, or are instructor driven.
**Impact of OnlinePlus Credits on Financial Aid**

To receive financial aid you must be admitted to the University in a degree-granting program and enrolled in 6 credits as an undergraduate student or 5 credits as a graduate student.

**Enrollment Information**
- If you are taking both OnlinePlus and regular on-campus credits and you are less than full-time, your financial aid budget will include actual tuition and fees.
- If you are enrolled solely in telecommunications or online courses, the only costs that can be included in your financial aid budget are tuition, fees, books, supplies, and some living allowance costs.
- Your initial financial aid award is based on full-time enrollment. If you are enrolled part-time, your estimated educational expenses are less and your financial aid may be reduced.
- Contract and certificate courses are not eligible for financial aid.

**Correspondence Courses**
- If you are enrolled only in correspondence courses, the only costs that can be included in your budget are tuition, fees, books, and supplies. Living expenses are not included. If you are enrolled only in 6 credits or more of correspondence courses, you are considered enrolled half-time.
- If you are enrolled in 3 regular on-campus credits or 3 OnlinePlus/telecourse credits with 3 correspondence credits, the only costs that can be included in your financial aid budget are tuition, fees, books, and supplies.

**Financial Aid Refunds**
- The timing of refunds for financial aid recipients who are registered in both regular on-campus courses and OnlinePlus courses will vary and **may take up to two weeks** after the beginning of the semester depending on OnlinePlus course(s). Your financial aid may be adjusted based on your enrollment. If you are planning to register for both regular on-campus courses and OnlinePlus courses and would like more information regarding the impact on your financial aid, please contact a Student Financial Services representative.
- Delays occur whenever registration changes, as this requires additional review.

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**Additional Information for Students in Distance Degree Programs**

**Using Financial Aid for Distance Degree OnlinePlus Courses**
Students in the Distance Degree OnlinePlus programs are subject to the criteria in the above section.

**Institutional Aid for Distance Degree OnlinePlus Courses**
Distance Degree OnlinePlus courses are **not** eligible to receive institutional aid.

**Employer Tuition Assistance Form**
All students in the Distance Degree OnlinePlus program are required to complete an Employer Tuition Assistance form. This form must be completed by you and your employer and returned to our office before financial aid will be awarded. Your employer indicates if they will provide tuition assistance or reimbursement for your education. The amount your employer provides will be assessed as a resource. When paying tuition for OnlinePlus courses, **you** are responsible to pay for the portion your employer will cover, knowing you will receive reimbursement from your employer.

**College Opportunity Fund (COF)**
Undergraduate Distance Degree Students in OnlinePlus courses are not eligible for College Opportunity Fund (COF) funding. Credit earned through OnlinePlus courses will not be counted toward the 145 lifetime hour maximum for COF.
Paying Your University Bill with Financial Aid

Billing Information:
• Each semester, after you have registered for classes and have met all other financial aid requirements, your financial aid (except work-study) is credited to your University student account. Financial aid first pays your total University expenses for the semester and, if any funds are remaining, a refund is sent to you to use for your other educational expenses, including living expenses.
• Current financial aid cannot pay a prior year’s past due balance.
• Current financial aid can pay tuition, fees, room and board. However, financial aid cannot pay other institutional charges unless the student authorizes the University to do so. Other institutional charges may include, but are not limited to, books, supplies, health insurance, health fees, parking tickets, parking permits, or library fines.
• You can view Billing Information on RAMweb.

Payment Due Dates:
- Fall 2013: September 10, 2013
- Spring 2014: February 10, 2014

University eBilling Statement:
• You will receive an email notification when your University Billing Statement is available for viewing on RAMweb, select Billing Information and View Account.
• This eBilling notification will be sent to your preferred University email address.
• Many students prefer to have the University eBilling Statement notification shared with their parents. To make this request, go to RAMweb, select Manage Access to My Records (FAMweb). Authorized family members can access the bill at FAMweb.colostate.edu.
• The University Billing Statement will include tuition, fees, residence hall, health insurance charges, other charges, and any credits from your financial aid, the College Opportunity Fund (COF) and/or your payments.
• Current billing information is available on RAMweb, select Billing Information, and Account Analysis.

Receiving Your Financial Aid Refund

Refunds:
• If your total financial aid (except work-study) exceeds your total University expenses, you will have a credit balance that will be refunded to you.
• The preferred refund method is by direct deposit to your personal bank account. These refunds are processed daily. You can sign up for direct deposit on RAMweb. You will need to provide your personal bank account number and routing number. The default refund method is by refund check. Refund checks are mailed on the 1st, 3rd, and 5th Friday of each month to your current mailing address.
• In order to have your refund sent shortly before the semester begins, you must be registered full-time and all of your financial aid documents should be submitted no later than:
  - Aug. 1 for fall semester
  - Dec. 15 for spring semester
• Financial aid recipients who are registered part-time will be sent a refund once the course add/course drop period is over. Your financial aid may be reduced based on your part-time enrollment. If you are an undergraduate student enrolled in less than 12 regular on-campus credits or a graduate student enrolled in less than 9 regular on-campus credits and want to confirm final registration to have your refund sent before the end of the course add/course drop period, after your schedule is finalized, contact a Student Financial Services representative starting in July for Fall and December for Spring semester.
• The timing of refunds for financial aid recipients who are registered in both regular on-campus courses and OnlinePlus courses may take two weeks after the beginning of the semester depending on OnlinePlus course(s). Your financial aid may be adjusted based on your enrollment. If you are planning to register for both regular on-campus courses and OnlinePlus courses and would like more information regarding the impact on your financial aid, please contact a Student Financial Services representative. See page 21 for more information on the impact of OnlinePlus credits on financial aid.
• First date for Fall 2013 direct deposit refunds to be in personal bank accounts is Thursday, August 22, 2013.
• First date for Spring 2014 direct deposit refunds to be in personal bank accounts is Thursday, January 16, 2014.
• We will continue to send financial aid refunds throughout the semester, if and when a credit balance occurs on your University student account.
• You will be responsible for paying any additional charges that post to your University student account after a refund has been sent to you.
• Current information regarding refunds is available on RAMweb, select Billing Information, and Account Analysis.
To qualify for and receive financial aid, students must make satisfactory academic progress in a program of study that will lead to a degree or teaching certificate, and must be in good academic standing at the University. When students apply for financial aid, their progress will be measured against the following standards. Having one or more of the following violations will result in suspension of financial aid eligibility.

<table>
<thead>
<tr>
<th>Type of Violation</th>
<th>Standard to Maintain</th>
<th>To Regain Financial Aid Eligibility</th>
</tr>
</thead>
</table>
| **Percentage Violation (Pace):**  
Student did not satisfactorily complete 75% of the credits attempted. | Students must satisfactorily complete 75% of the credits attempted at Colorado State University, and all transfer credits accepted by CSU. Satisfactorily completed credits include letter grades of A, B, C, D, S, or test-out credits. Satisfactorily completed credits do not include grades of F (failing), U (unsatisfactory), I (incomplete), W (withdrawal) or the initial grade received in the Repeat/Delete option. | Eligibility may be regained by enrolling and attending without financial aid, and completing sufficient coursework to meet the 75% satisfactory completion rate.  
If extenuating circumstances exist, such as death of a relative, student injury or illness, or other extenuating circumstances, an appeal may be submitted.  
The appeal must explain why the violation occurred and include a plan for corrective action. A committee will review the appeal and their decision is final.  
Students who submit an appeal may have to complete an academic plan.  
Students who have an appeal approved will generally have one semester to clear their violation. |

| **Timely Graduation (Pace):**  
Undergraduate student with senior classification who exceeds 150 credits and has an intent to graduate of more than 2 semesters.  
Graduate students who have exceeded 125 percent of credits from their GS6 form on file with the graduate school must show an anticipated graduation date more than two additional semesters. | Undergraduate students with senior classification who have exceeded 150 credits, including all credits attempted at CSU and all transfer credits accepted by CSU, must have an intent to graduate within 2 semesters. Graduate students who have exceeded 125 percent of credits from their GS6 form on file with the graduate school must show an anticipated graduation date within two additional semesters. | If the student graduates and enters a new program, new credit limits apply and the class level violation will be automatically cleared.  
If extenuating circumstances exist, such as death of a relative, student injury or illness, or other extenuating circumstances, an appeal may be submitted.  
The appeal must explain why the violation occurred and include a plan for corrective action. A committee will review the appeal and their decision is final.  
Students who submit an appeal may have to complete an academic plan.  
Students who have an appeal approved will generally have one semester to clear their violation. |

| **Credit Limit Violation (Maximum Timeframe):**  
Student exceeded the credit limit established for their program. | Credit limit includes all credits attempted at CSU and all transfer credits accepted by CSU. Students must not exceed the following credit limits:  
Undergraduate 180 credits  
Music Education 185 credits  
Second Bachelor 48 credits  
Teacher Certification 45 credits  
Masters Degrees  
150 percent of the credits listed on the approved GS6 form on file with the graduate school. If no GS6 is on file, limit will be 45 credits.  
Doctorate Degrees  
150 percent of the credits listed on the approved GS6 form on file with the graduate school. If no GS6 is on file, limit will be 108 credits.  
Doctor of Veterinary Medicine 180 credits | Students who have an appeal approved will generally have one semester to clear their violation. |

| **Minimum Cumulative Grade Point Average (GPA) Violation:**  
Undergraduate student with 60 or more completed credits who does not have a minimum 2.0 GPA (see undergraduate University scholastic standards policy on page 22).  
Graduate student who does not have a minimum 3.0 GPA (see the Graduate & Professional Bulletin for information on graduate scholastic standards). | Undergraduate students must have a minimum 2.0 GPA by 60 credits (junior class level). Graduate students must have a minimum 3.0 GPA. | Eligibility may be regained by obtaining the required minimum GPA or higher.  
If extenuating circumstances exist, such as death of a relative, student injury or illness, or other extenuating circumstances, an appeal may be submitted.  
The appeal must explain why the violation occurred and include a plan for corrective action. A committee will review the appeal and their decision is final.  
Students who have an appeal approved will generally have one semester to clear their violation. |

| **Withdrawal Violation:**  
Student completely withdrew from Colorado State University more than once. | Students must not completely withdraw from the University more than once. | If the student graduates and enters a new program, new credit limits apply and the class level violation will be automatically cleared.  
If extenuating circumstances exist, such as death of a relative, student injury or illness, or other extenuating circumstances, an appeal may be submitted.  
The appeal must explain why the violation occurred and include a plan for corrective action. A committee will review the appeal and their decision is final. |
Satisfactory Academic Progress
Information Sheet (Cont.)

Appeal Process
Students who have extenuating circumstances beyond their control may appeal a Satisfactory Academic Progress violation by selecting the Financial Aid link on their RAMweb and completing the online appeal. The appeal must explain why the violation occurred and a plan for corrective action. A committee will review the appeal and their decision is final. Students will be notified of the decision within 2-3 weeks. Students may request reconsideration of a denied appeal if the student has new documentation that was not presented in the initial appeal.

Academic Fresh Start
To be eligible to receive financial aid, academic fresh start students must be in compliance with the satisfactory academic progress standards when they apply for financial aid. Students who do not meet the satisfactory academic progress standards and who have extenuating circumstances may submit an appeal, which may require an academic plan. A committee will review the appeal and their decision is final. Students who have an appeal approved will generally have one semester to clear their violation or must meet the requirements set by the academic plan.

University Scholastic Standards Policy
To be eligible for financial aid, students must comply with the University Scholastic Standards policy. The Center for Advising and Student Achievement (CASA) sets scholastic standards and these are defined annually in the University’s general catalog. More information is available at http://catalog.colostate.edu/, select Scholastic Standards. CASA evaluates student Grade Point Average and places students on academic probation (different from suspension of financial aid eligibility) and/or academic dismissal.

Additional Policies

Financial Aid Policy for Unofficial Withdrawals
Students who leave the University and do not formally withdraw will be assigned grades of “F” (failure) or “U” (unsatisfactory). Additionally, recipients of federal aid who never began attendance or who unofficially withdrew from the University will have federal aid adjusted based on the date of the latest academic event in which the student participated.

If no academic event can be documented, 100% of federal, state, and institutional aid will be cancelled because the student never began attendance. An academically-related activity includes, but is not limited to, verifiable class attendance, an exam, a tutorial, computer-assisted instruction, turning in a class assignment, or attending an assigned study group session.

Financial Aid Policy on Repeated Courses
A student may qualify for and receive financial aid for no more than one repetition of a previously passed course. Each semester we will review the enrollment for each student receiving federal, state, and/or institutional aid. If an undergraduate student is repeating a course for the second time after having previously passed with a grade better than an “F,” “U,” “W,” “RF,” “NG,” and/or “NGC,” the course may not be included in determining the enrollment status for eligibility for aid.

There are courses that are repeatable due to course structure within departments that count toward degrees. Common repeatable courses include, but are not limited to, group study, internship, independent study, dissertation, thesis, and supervised college teaching courses. In addition, several performing arts course numbers are repeatable. This does not fall under the repeated coursework provision.
Withdrawal Policy

• To officially withdraw, regularly admitted undergraduate and graduate students must contact the Center for Advising and Student Achievement (CASA), at 121 TILT, (970) 491-7095.

• Consult CASA for policies regarding grades when withdrawing. If a student leaves the University and does not formally withdraw, they will be assigned grades of “F” (failing) and their financial aid may be canceled.

• Withdrawal does not eliminate a student’s financial obligation to the University. The student is responsible for any charges owed to the University when they withdraw, based on the University’s tuition and housing refund policies. For the current policy, contact CASA, (970) 491-7095, and Housing and Dining Services, (970) 491-6511.

• There are federal, state, and University withdrawal policies regarding tuition and fees, University housing charges, and return of funds to the financial aid programs. General information regarding the calculation of earned financial aid and the order of programs to which we return funds is available upon request.

• If a student’s University charges are reduced as a result of withdrawal, and this creates a credit balance on their University student account, these funds will be used to repay the financial aid programs as required. This will be determined by the amount of financial aid and the date of the student’s withdrawal.

• Withdrawal from the University will require a return of financial aid:
  • If a student never began attendance in classes, for which they enroll.
  • If a student received a financial aid refund from their University student account for living expenses, the student may be required to repay financial aid funds.
  • If a student received financial aid in excess of their earned financial aid, based on the length of their enrollment, they may be required to repay financial aid funds.
  • If a student leaves the University and does not officially withdraw, they will be assigned grades of “F” (failure) or “U” (unsatisfactory). If a student receives all “F,” “U,” and/or “W” grades, federal aid will be adjusted based on the date of the latest academic event in which the student participated. If no academic event can be documented, 100% of federal aid will be cancelled because the student never began attendance.

• Work-study earnings prior to withdrawal will be paid; however, students may not continue to use work-study funds after withdrawing from the University.

• Students who complete a full University withdrawal more than once will be placed on financial aid suspension.

Frequently Asked Questions
Regarding Withdrawals and Academic Performance

**Q: Do my grades impact my eligibility for financial aid?**

Yes, financial aid regulations require that we monitor your academic record. If you do not successfully complete enough credits and/or exceed the credit limit for your degree, you may not be eligible for future financial aid. Graduate students who do not maintain a 3.0 GPA or above will be placed on financial aid suspension when the Satisfactory Academic Progress evaluation is done in June. Students who have reached junior status and do not have a 2.0 cumulative grade point average will be placed on financial aid suspension when the Satisfactory Academic Progress evaluation is done in June.

**Q: Am I eligible for financial aid if I am academically dismissed from the University?**

No, if you are academically dismissed you are no longer admitted to the University and you are not eligible for financial aid. You may be eligible for an alternative loan. Check with SFS if you are interested in this option.

**Q: I might have to completely withdraw from the University. What happens to my financial aid?**

Contact CASA, (970) 491-7095, if you decide to withdraw from the University. A withdrawal may require an immediate return of financial aid funds in excess of the earned financial aid. Earned financial aid is based on the length of time you were enrolled and attending classes. If you received a financial aid refund from your University student account, you will have to repay any funds that are in excess of the earned financial aid.

**Q: What if I leave during the semester without formally withdrawing?**

If you leave the University during the semester without officially withdrawing, we are required to verify the last date of attendance and you may have to repay up to 100% of the financial aid you received for that semester. It is important to contact CASA to officially withdraw.
I might qualify for the American Opportunity, Hope and/or Lifetime Learning Tax Credit. What should I do?

Colorado State University provides 1098-T Education tax forms to students in January. A 1098-T is a statement of qualified education expenses paid by you or your parents. Detailed 1098-T information can be found on RAMweb, select Tax Information. Students can authorize parents or trusted family members to have access to the 1098-T information on RAMweb, Manage Access to My Records (FAMweb). Authorized family members can access the 1098-T at FAMweb.colostate.edu. Detailed steps on how to obtain a 1098-T can be found on our website under Paying Your Bill and 1098-T. We recommend you check with your tax advisor or the Internal Revenue Service (IRS) for more information.

Will any of the interest on my student loans be tax deductible when I am in repayment?

Borrowers who are in repayment may be able to deduct student loan interest paid for the first 60 months of repayment. Once you are in repayment, your lenders will send you documentation of the amount of student loan interest you paid during the calendar year. We recommend that you check with your tax advisor or the IRS for more information.

Student Financial Services Mission Statement

Student Financial Services (SFS) provides student-centered assistance by working under Federal, State, and University guidance to enable students to enroll, manage their finances, achieve their academic goals, and graduate in a timely manner.

Student Financial Services Core Values

INTEGRITY: Our integrity provides the foundation which supports the other values critical to the operation of a healthy, functional department. Honesty, responsibility, and the willingness to do the right thing provide direction and foster trust in our shared commitment to our goals.

RESPECT: Respect for ourselves, each other, and all of our clients opens doors, removing obstacles that inhibit the open and courteous discussion of issues affecting us all. Respect allows us to empathize with students, families, and one another. Mutual respect between colleagues leads to the sort of collaboration we need to solve our collective problems.

ACCOUNTABILITY: Since we operate in a highly regulated profession, we must be accountable for our actions and those of our department. Taking responsibility for our decisions protects the integrity of our programs.

EXCELLENCE: in all actions, we strive for excellence. The pursuit of excellence demands individual and collective ideas to keep us on track. In a profession where the rules and the tools often change, the innovation that springs from fresh ideas is a must.

BALANCE: Maintaining proper balance in our lives allows us the flexibility to navigate even the most unexpected challenges and the stamina to meet the demands of our busy days. Taking the time to enjoy life sharpens the mind and refreshes the soul.

GO RAMS!
### Contacting Student Financial Services

| Office Hours | Academic Year: 7:45 a.m.-4:45 p.m. weekdays (9:00 a.m.-4:45 p.m. Thursdays)  
|              | Summer: 7:30 a.m.-4:30 p.m. weekdays (9:00 a.m.-4:30 p.m. Thursdays)  
| In Person   | Student Financial Services representatives are available in Centennial Hall to answer your questions.  
|            | No appointment is necessary  
| By Telephone | Call (970) 491-6321 to speak with a Student Financial Services representative  
| By Mail     | 1065 Campus Delivery, Fort Collins, Colorado 80523-1065  
| By FAX      | (970) 491-5010  

#### RAMweb
RAMweb provides general and personal information to students at ramweb.colostate.edu (you will need your eID and password).

Visit RAMweb to do the following:
- View your financial aid awards and take the following actions:
  - Accept, reduce, or decline your Federal Direct Loan(s)
  - Electronically submit your Direct Loan Master Promissory Note (your Federal Student Aid PIN is required)
  - Complete loan entrance counseling
  - Electronically complete a Federal Perkins Loan Master Promissory Note
  - Decline your PLUS Loan
  - Download forms that may have been requested by Student Financial Services
  - Secure document upload
  - Sign up for direct deposit to have your financial aid refund sent to your personal bank account
  - Pay your bill or view your University billing information
  - Complete the Colorado State University Scholarship Application (available December 1 with a March 1 deadline)
  - Apply for summer financial aid in April

You can also use RAMweb for these purposes:
- View student job listings
- Update your mailing address
- Provide additional authorized eBilling users so your University eBilling notifications can be sent to your parents (or anyone else you designate)
- Register, change your registration, or view your registration holds
- Obtain enrollment/registration verification to send to your lender or scholarship donor
- Obtain Education Tax Credit information (1098-T)

#### FAMweb
FAMweb provides trusted individuals, as designated by the student, with access to:
- Class schedule
- Grades
- Billing information
- 1098-T
- Financial aid information (coming soon)

#### Website
Visit sfs.colostate.edu for information on the following:
- Updated costs
- How to apply for financial aid
- Types of financial aid available at Colorado State University
- SFS Student Calendar
- Residency information
- How to pay your University student bill
- Download forms that may have been requested by Student Financial Services
- Scholarship opportunities
- Employment opportunities
- Complete Parent PLUS Loan Application
- Secure document upload

#### Other Helpful Websites
- www.fafsa.gov  
- www.pin.ed.gov  
- ramweb.colostate.edu  
- sfs.colostate.edu/eplus  
- www.studentaid.gov  
- www.finaid.org  
- https://cof.college-assist.org  
- eid.colostate.edu  
- famweb.colostate.edu  
- www.nsids.ed.gov  
- www.studentloans.gov

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All financial aid awards are contingent upon availability of funds, matriculation at Colorado State University, and are subject to revision at any time. Changes in federal, state, and institutional regulations could affect information printed in this publication.

Individuals willfully misrepresenting information provided in applying for federal and Colorado state aid funds are subject to penalty of Federal and/or state law.

The information provided in this publication is accurate as of date of publication and may change without notice.

Colorado State University is an equal opportunity/affirmative action institution and complies with all federal and Colorado state laws, regulations, and executive orders regarding affirmative action requirements in all programs. The Office of Equal Opportunity is located in 101 Student Services Building.

January 2013